



February 16, 2023

Dennis, Corry, Smith & Dixon, LLP
Attn: M. Angela Cooper, Esq.
900 Circle 75 Parkway, Suite 1400
Atlanta, Georgia 30339

Re: Reginal Hoyle: Medical Billing Analysis
DOL: 12/23/2020

Dear Ms. Cooper,

I have reviewed the medical records and billing as they relate to Mr. Reginald Hoyle's reported motor vehicle accident of 12/23/2020. A list of the medical bills and reports I reviewed are incorporated into the medical billing summary found in this report. While I did review the medical records, I am not rendering an opinion as to the medical necessity of any of the treatment, nor am I commenting on whether the treatment is related to the accident on the date in question. My assignment in this case was to review the medical charges and determine if the expected reimbursement is in line with the amount medical professionals are generally paid for their services.

Before getting into the numbers of the case, we would like to present some observations on medical billing practices and how we determine whether charges are "reasonable". These observations provide the crux of our opinions regarding the medical charges we review.

The healthcare marketplace or business model is highly unusual in that the pricing of medical services is opaque, non-transparent and with little to no correlation with the actual costs to provide that service. Medical providers can charge whatever they want, even when that list price is nowhere close to what typically gets paid. When billed charges are way out of line with payments, then that is not a true marketplace but is reflective of an artificial market that needs forensic and objective analysis with clarity and logic to determine a value that is consistent with what typically gets paid for similar services within a community where the services are provided.

Imagine if you will, walking into ten grocery stores to buy the same brand and size of a loaf of bread. After entering the stores, you find the price for that same loaf is \$3.00 at the first store and increases, sometimes dramatically as you go from store to store with the last store pricing the bread at \$25.00 per loaf. A prudent buyer, all things being equal, it is probably safe to say, will purchase at the least expensive store. But then when you check out, you find that the \$3.00 bread is really only going to cost you \$1.50. Later, you find out the other stores with their much higher list prices also sell you that loaf of bread in a price range comparable to store number one, regardless of what their

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sticker price shows. You may scratch your head and wonder what is going on. While medical billing isn't the same as buying a loaf of bread, this example does provide a good analogy to the unusual and strange world of medical billing. Nothing is as it seems to be. The amount put on a medical bill is essentially meaningless.

This contention is also cited by the American Medical Association (AMA) in a 2015 article in the AMA Journal of Ethics which cites: "So, how do costs relate to the "charge," or the "price," that health care providers put on the bill? Well, unfortunately, often there is no clear relationship." The article goes on to say the following:

"Most hospitals have a "chargemaster," an itemized list of prices, similar to a restaurant menu [5]. Health care facilities often set chargemaster prices at many times the amount for which they are reimbursed or paid by insurers. While this may sound strange at first, it allows hospitals to set a high starting point for ensuing closed-door bargaining with different commercial insurers and very high charges . . ."

Usual and customary payments to medical professionals may be defined as the average amount a medical provider is reimbursed for their services. Though reimbursements may vary, depending on who is paying, the average reimbursement is important in that it sets an amount most providers are willing to accept as payment for their services.

Per the Health Care Cost Institute (HCCI), commercial payments for professional services were, on average 122% greater than the Medicare payment rate on a national basis. In Georgia, the statewide reimbursement is 131% greater than Medicare, while the Atlanta metro area has an average payment allowance 132% greater than that of Medicare. What this means is that for every dollar Medicare pays a physician, non-Medicare payments are \$1.32.

The data from HCCI is mimicked in a study by the Kaiser Family Foundation, which showed that reimbursements to physician's ranges from 118% to 179% of Medicare rates across the country. The study also shows that hospital reimbursement across the country ranges between 141% to 259% of Medicare.

The data presented in this report is limited to the three medical providers listed in the table shown below. This table provides the name of the provider, the amount each one charged, the Usual, Customary, and Reasonable charge shown at the 50th percentile level, as well as the Medicare payment allowance, and the average payment to medical professionals in the Atlanta metro area, based on the average non-Medicare payment allowance of 132% of Medicare. My understanding is that these three providers treated Mr. Hoyle with payment guaranteed through either a lien or some type of funding company for personal injury cases.

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Reginald Hoyle: Medical Billing Summary by Provider / Professional Fees 132% of Medicare				
	\$63,095.00	\$10,285.79	\$5,279.98	\$6,969.57
Provider	Amount Charged	UCR 50th	Medicare Allowance	Professional Fees: 132% of Medicare
Injury 2 Wellness	\$4,330.00	\$2,540.86	\$2,190.42	\$2,891.35
Onyx Imaging	\$4,202.00	\$1,304.55	\$430.51	\$568.27
United Neurology	\$54,563.00	\$6,440.38	\$2,659.05	\$3,509.95

You will note that the clear cost driver in this case is United Neurology. Their fees are notably excessive. One need only look at the first charge on the itemization, which gives us the code 99205, which describes a new patient office visit, and a charge of \$1,395.00. The Georgia state average charge for this code is \$453.44, meaning United Neurology is charging 308% more than the state average charge. They are also charging 474% more than the average reimbursement of \$294.36, based on the average payment of Medicare times 132%.

My recommendations for an appropriate payment to these providers is the average payment medical professionals accept as payment in the Atlanta metro area, that being 132% of Medicare's allowance.

I have been involved in the Medical Managed Care business since 1993. I am a Registered Nurse, with an additional master's degree in Healthcare Systems Management from Loyola University of New Orleans. I have owned my own managed care company since 1995. Among the services provided is medical bill review / repricing to medical fee schedules; usual, customary, and reasonable reimbursement; network contracts and individual negotiated payments. I have additional national certifications as a Certified Case Manager, Certified Life Care Planner and Certified Medicare Secondary Payor specialist. I have been admitted as an expert in Federal, State and Workers' Compensation courts as a life care planner, case manager and medical billing specialist. I have reviewed many thousands of bills throughout my career with a focus on obtaining pricing satisfactory to both the provider and the payer. I have negotiated contracts with multiple medical providers, to include physicians, hospitals and companies which specialize in ancillary services.

This forensic analysis and review have been conducted based on the billing and medical documentation as provided with the assumption that the material is true, complete, and correct. If more information becomes available later, then additional service, reports or reconsideration reviews may be requested. Such information may or may not change the amounts rendered in this billing review or the

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opinions offered. This billing review is based on nationally published CPT codes and value ranges as referenced. This billing review is free from influence of the injured party, attorneys, and other physicians, medical companies, billing companies or any referring entities. There are no known conflicts of interest that exist between this evaluator and any of the parties involved in the case. Please note this billing review does not constitute the practice of medicine and does not offer any opinion on the medical necessity or causation of the performed procedures, tests, services, and examinations except as noted to meet clinical documentation guidelines for the provided services. This bill review renders my expert opinion that the medical charges noted are outside the realm of the usual and customary payment to a reasonable degree of probability and/or certainty. References include the Center for Medicare and Medicaid Services website and Find-A-Code, a subscription research site. Other references are as listed in the report: the Kaiser Family Foundation, Health Care Cost Institute, the Social Security Administration, and the Code of Federal Regulations.

If you have any questions or comments, or if you need further clarification, please advise.

Submitted by,

John E. Kocke

JOHN E. KOCKE, RN, BS, MSN, CCM, CLCP, CMSP

Authorities Relied upon for billing opinions. (These may or may not be cited in every report, much of the time they are used as background information, along with other resources)

- 42 CFR § 405.503 - Determining customary charges. CFR US Law LII
- 42 CFR § 405.504 - Determining prevailing charges
- 42 CFR § 405.502 - Criteria for determining reasonable charges.
- HI 00401.320 Criteria for Determining the Prevailing Charge
- HI 00401.310 Criteria for Determining Reasonable Charge
- HI 00401.315 Criteria for Determining the Customary Charge
- Kaiser Family Foundation - Medicare vs Commercial
- KFF: How Much More Do Private Insurers Pay
- <https://www.kff.org/medicare/issue-brief/how-much-more-than-medicare-do-private-insurers-pay-a-review-of-the-literature/>
- Kaiser Family Foundation – Methodology
- HCCI Comparing Commercial and Medicare Payments (Health Cost Institute)
<https://healthcostinstitute.org/hcci-research/comparing-commercial-and-medicare-professional-service-prices>.
- Comparing Commercial and Medicare Payments Methodology (HCCI Methodology)
- Center for Medicare and Medicaid Services

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- Data Sources for Quality Measurement MMS Newsletter January 2018 (CMS Report)

Research Sites:

- Find-a-Code: Paid Subscription Site (www.findacode.com)
- MEDPAR: Medicare Provider Analysis and Review – CMS Data Found on Research Sites
- American Hospital Directory: Paid Subscription Site
- Center for Medicare and Medicaid Services (CMS): Public Access
- Agency for Healthcare Research and Quality (AHRQ): Public Access (Division of US Dept of Health and Human Resources) www.ahrq.gov
- Healthcare Utilization Project: (Division of AHRQ): Public Access www.hcup.gov
- GoodRX: GoodRX.com – Pharmacy Pricing

Reginald Hoyle: Medical Billing Summary by Provider / Professional Fees 132% of Medicare				
	\$63,095.00	\$10,285.79	\$5,279.98	\$6,969.57
Provider	Amount Charged	UCR 50th	Medicare Allowance	Professional Fees : 132% of Medicare
Injury 2 Wellness	\$4,330.00	\$2,540.86	\$2,190.42	\$2,891.35
Onyx Imaging	\$4,202.00	\$1,304.55	\$430.51	\$568.27
United Neurology	\$54,563.00	\$6,440.38	\$2,659.05	\$3,509.95

Reginald Hoyle: Medical Bill Itemization by Provider									
					Amount Charged	UCR 50th	Medicare	Average non-Medicare Payment	
					\$63,095.00	\$10,285.79	\$5,279.98	\$6,969.57	
					\$4,330.00	\$2,540.86	\$2,190.42	\$2,891.35	
DOS	Provider	Units	CPT Code	Service	Amount Charged	50th	Medicare	Average non-Medicare Payment	
12/29/20	Injury 2 Wellness Centers	1	99203-25	Office Visit Lvl 3	\$200.00	\$135.40	\$109.23	\$144.18	
12/30/20	Injury 2 Wellness Centers	1	A4556-NU	Electrode	\$15.00	\$46.30	\$14.11	\$18.63	
12/30/20	Injury 2 Wellness Centers	1	98941	CMT 3-4 Regions	\$60.00	\$39.93	\$41.47	\$54.74	
12/30/20	Injury 2 Wellness Centers	1	97014	E-Stim	\$35.00	\$17.15	\$14.78	\$19.51	
12/30/20	Injury 2 Wellness Centers	1	97012	Mechanical Traction	\$35.00	\$17.16	\$15.50	\$20.46	
12/31/20	Injury 2 Wellness Centers	1		Form Preparation	\$25.00	\$0.00	\$0.00	\$0.00	
12/31/20	Injury 2 Wellness Centers	1	98941	CMT 3-4 Regions	\$60.00	\$39.93	\$41.47	\$54.74	
12/31/20	Injury 2 Wellness Centers	1	97010	Hot/Cold Pack	\$30.00	\$7.11	\$6.49	\$8.57	
12/31/20	Injury 2 Wellness Centers	1	97014	E-Stim	\$35.00	\$17.15	\$14.78	\$19.51	
12/31/20	Injury 2 Wellness Centers	1	97012	Mechanical Traction	\$35.00	\$17.16	\$15.50	\$20.46	
01/04/21	Injury 2 Wellness Centers	1	98941	CMT 3-4 Regions	\$60.00	\$41.75	\$40.41	\$53.34	
01/04/21	Injury 2 Wellness Centers	2	97010	Hot/Cold Pack	\$60.00	\$15.32	\$12.48	\$16.47	
01/04/21	Injury 2 Wellness Centers	1	97014	E-Stim	\$35.00	\$18.02	\$13.56	\$17.90	
01/04/21	Injury 2 Wellness Centers	1	97012	Mechanical Traction	\$35.00	\$18.92	\$14.96	\$19.75	

Reginald Hoyle: Medical Bill Itemization by Provider									
						Amount Charged	UCR 50th	Medicare	Average non-Medicare Payment
						\$63,095.00	\$10,285.79	\$5,279.98	\$6,969.57
01/06/21	Injury 2 Wellness Centers	1	98941		CMT 3-4 Regions	\$60.00	\$41.75	\$40.41	\$53.34
01/06/21	Injury 2 Wellness Centers	1	97010		Hot/Cold Pack	\$30.00	\$7.66	\$6.24	\$8.24
01/06/21	Injury 2 Wellness Centers	1	97014		E-Stim	\$35.00	\$18.02	\$13.56	\$17.90
01/06/21	Injury 2 Wellness Centers	1	97012		Mechanical Traction	\$35.00	\$18.92	\$14.96	\$19.75
01/08/21	Injury 2 Wellness Centers	1	98941		CMT 3-4 Regions	\$60.00	\$41.75	\$40.41	\$53.34
01/08/21	Injury 2 Wellness Centers	1	97010		Hot/Cold Pack	\$30.00	\$7.66	\$6.24	\$8.24
01/08/21	Injury 2 Wellness Centers	1	97014		E-Stim	\$35.00	\$18.02	\$13.56	\$17.90
01/08/21	Injury 2 Wellness Centers	1	97012		Mechanical Traction	\$35.00	\$18.92	\$14.96	\$19.75
01/11/21	Injury 2 Wellness Centers	1	98941		CMT 3-4 Regions	\$60.00	\$41.75	\$40.41	\$53.34
01/11/21	Injury 2 Wellness Centers	1	97010		Hot/Cold Pack	\$30.00	\$7.66	\$6.24	\$8.24
01/11/21	Injury 2 Wellness Centers	1	97014		E-Stim	\$35.00	\$18.02	\$13.56	\$17.90
01/11/21	Injury 2 Wellness Centers	1	97012		Mechanical Traction	\$35.00	\$18.92	\$14.96	\$19.75
01/13/21	Injury 2 Wellness Centers	1	98941		CMT 3-4 Regions	\$60.00	\$41.75	\$40.41	\$53.34
01/13/21	Injury 2 Wellness Centers	1	97010		Hot/Cold Pack	\$30.00	\$7.66	\$6.24	\$8.24
01/13/21	Injury 2 Wellness Centers	1	97014		E-Stim	\$35.00	\$18.02	\$13.56	\$17.90
01/13/21	Injury 2 Wellness Centers	1	97012		Mechanical Traction	\$35.00	\$18.92	\$14.96	\$19.75
01/15/21	Injury 2 Wellness Centers	1	98941		CMT 3-4 Regions	\$60.00	\$41.75	\$40.41	\$53.34
01/15/21	Injury 2 Wellness Centers	1	97010		Hot/Cold Pack	\$30.00	\$7.66	\$6.24	\$8.24

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							\$63,095.00	\$10,285.79	\$5,279.98	\$6,969.57
01/15/21	Injury 2 Wellness Centers	1	97014			E-Stim	\$35.00	\$18.02	\$13.56	\$17.90
01/15/21	Injury 2 Wellness Centers	1	97012			Mechanical Traction	\$35.00	\$18.92	\$14.96	\$19.75
01/19/21	Injury 2 Wellness Centers	1	98941			CMT 3-4 Regions	\$60.00	\$41.75	\$40.41	\$53.34
01/19/21	Injury 2 Wellness Centers	1	97010			Hot/Cold Pack	\$30.00	\$7.66	\$6.24	\$8.24
01/19/21	Injury 2 Wellness Centers	1	97014			E-Stim	\$35.00	\$18.02	\$13.56	\$17.90
01/19/21	Injury 2 Wellness Centers	1	97012			Mechanical Traction	\$35.00	\$18.92	\$14.96	\$19.75
01/20/21	Injury 2 Wellness Centers	1	98941			CMT 3-4 Regions	\$60.00	\$41.75	\$40.41	\$53.34
01/20/21	Injury 2 Wellness Centers	1	97010			Hot/Cold Pack	\$30.00	\$7.66	\$6.24	\$8.24
01/20/21	Injury 2 Wellness Centers	1	97014			E-Stim	\$35.00	\$18.02	\$13.56	\$17.90
01/20/21	Injury 2 Wellness Centers	1	97012			Mechanical Traction	\$35.00	\$18.92	\$14.96	\$19.75
01/22/21	Injury 2 Wellness Centers	1	98941			CMT 3-4 Regions	\$60.00	\$41.75	\$40.41	\$53.34
01/22/21	Injury 2 Wellness Centers	1	97010			Hot/Cold Pack	\$30.00	\$7.66	\$6.24	\$8.24
01/22/21	Injury 2 Wellness Centers	1	97014			E-Stim	\$35.00	\$18.02	\$13.56	\$17.90
01/22/21	Injury 2 Wellness Centers	1	97012			Mechanical Traction	\$35.00	\$18.92	\$14.96	\$19.75
01/25/21	Injury 2 Wellness Centers	1	99213-25			Office Visit Lvl 3	\$90.00	\$98.26	\$92.04	\$121.49
01/25/21	Injury 2 Wellness Centers	1	98941			CMT 3-4 Regions	\$60.00	\$41.75	\$40.41	\$53.34
01/25/21	Injury 2 Wellness Centers	1	97010			Hot/Cold Pack	\$30.00	\$7.66	\$6.24	\$8.24
01/25/21	Injury 2 Wellness Centers	1	97014			E-Stim	\$35.00	\$18.02	\$13.56	\$17.90

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							\$63,095.00	\$10,285.79	\$5,279.98	\$6,969.57
01/25/21	Injury 2 Wellness Centers	2	97110			Therapeutic Exercise	\$110.00	\$76.58	\$60.52	\$79.89
01/25/21	Injury 2 Wellness Centers	1	97012			Mechanical Traction	\$35.00	\$18.92	\$14.96	\$19.75
01/27/21	Injury 2 Wellness Centers	1	98941			CMT 3-4 Regions	\$60.00	\$41.75	\$40.41	\$53.34
01/27/21	Injury 2 Wellness Centers	1	97010			Hot/Cold Pack	\$30.00	\$7.66	\$6.24	\$8.24
01/27/21	Injury 2 Wellness Centers	1	97014			E-Stim	\$35.00	\$18.02	\$13.56	\$17.90
01/27/21	Injury 2 Wellness Centers	1	97012			Mechanical Traction	\$35.00	\$18.92	\$14.96	\$19.75
01/27/21	Injury 2 Wellness Centers	1	97110			Therapeutic Exercise	\$55.00	\$38.29	\$30.26	\$39.94
02/03/21	Injury 2 Wellness Centers	1	98941			CMT 3-4 Regions	\$60.00	\$41.75	\$40.41	\$53.34
02/03/21	Injury 2 Wellness Centers	1	97010			Hot/Cold Pack	\$30.00	\$7.66	\$6.24	\$8.24
02/03/21	Injury 2 Wellness Centers	1	97014			E-Stim	\$35.00	\$18.02	\$13.56	\$17.90
02/03/21	Injury 2 Wellness Centers	1	97012			Mechanical Traction	\$35.00	\$18.92	\$14.96	\$19.75
02/05/21	Injury 2 Wellness Centers	1	98941			CMT 3-4 Regions	\$60.00	\$41.75	\$40.41	\$53.34
02/05/21	Injury 2 Wellness Centers	1	97010			Hot/Cold Pack	\$30.00	\$7.66	\$6.24	\$8.24
02/05/21	Injury 2 Wellness Centers	1	97014			E-Stim	\$35.00	\$18.02	\$13.56	\$17.90
02/05/21	Injury 2 Wellness Centers	1	97012			Mechanical Traction	\$35.00	\$18.92	\$14.96	\$19.75
02/08/21	Injury 2 Wellness Centers	1	98941			CMT 3-4 Regions	\$60.00	\$41.75	\$40.41	\$53.34
02/08/21	Injury 2 Wellness Centers	1	97010			Hot/Cold Pack	\$30.00	\$7.66	\$6.24	\$8.24
02/08/21	Injury 2 Wellness Centers	1	97014			E-Stim	\$35.00	\$18.02	\$13.56	\$17.90

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02/08/21	Injury 2 Wellness Centers	1	97012			Mechanical Traction	\$35.00	\$18.92	\$14.96	\$19.75
02/10/21	Injury 2 Wellness Centers	1	98941			CMT 3-4 Regions	\$60.00	\$41.75	\$40.41	\$53.34
02/10/21	Injury 2 Wellness Centers	1	97010			Hot/Cold Pack	\$30.00	\$7.66	\$6.24	\$8.24
02/10/21	Injury 2 Wellness Centers	1	97014			E-Stim	\$35.00	\$18.02	\$13.56	\$17.90
02/10/21	Injury 2 Wellness Centers	1	97012			Mechanical Traction	\$35.00	\$18.92	\$14.96	\$19.75
02/16/21	Injury 2 Wellness Centers	1	98941			CMT 3-4 Regions	\$60.00	\$41.75	\$40.41	\$53.34
02/16/21	Injury 2 Wellness Centers	1	97010			Hot/Cold Pack	\$30.00	\$7.66	\$6.24	\$8.24
02/16/21	Injury 2 Wellness Centers	1	97014			E-Stim	\$35.00	\$18.02	\$13.56	\$17.90
02/16/21	Injury 2 Wellness Centers	1	97012			Mechanical Traction	\$35.00	\$18.92	\$14.96	\$19.75
02/18/21	Injury 2 Wellness Centers	1	98941			CMT 3-4 Regions	\$60.00	\$41.75	\$40.41	\$53.34
02/18/21	Injury 2 Wellness Centers	1	97010			Hot/Cold Pack	\$30.00	\$7.66	\$6.24	\$8.24
02/18/21	Injury 2 Wellness Centers	1	97012			Mechanical Traction	\$35.00	\$18.92	\$14.96	\$19.75
02/23/21	Injury 2 Wellness Centers	1	98941			CMT 3-4 Regions	\$60.00	\$41.75	\$40.41	\$53.34
02/23/21	Injury 2 Wellness Centers	1	97010			Hot/Cold Pack	\$30.00	\$7.66	\$6.24	\$8.24
02/23/21	Injury 2 Wellness Centers	1	97014			E-Stim	\$35.00	\$18.02	\$13.56	\$17.90
02/23/21	Injury 2 Wellness Centers	1	97012			Mechanical Traction	\$35.00	\$18.92	\$14.96	\$19.75
02/23/21	Injury 2 Wellness Centers	2	97110			Therapeutic Exercise	\$110.00	\$76.58	\$60.52	\$79.89

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02/25/21	Injury 2 Wellness Centers	1	97110	Therapeutic Exercise	\$55.00	\$38.29	\$30.26	\$39.94	
02/25/21	Injury 2 Wellness Centers	1	97012	Mechanical Traction	\$35.00	\$18.92	\$14.96	\$19.75	
03/02/21	Injury 2 Wellness Centers	1	98941	CMT 3-4 Regions	\$60.00	\$41.75	\$40.41	\$53.34	
03/02/21	Injury 2 Wellness Centers	1	97010	Hot/Cold Pack	\$30.00	\$7.66	\$6.24	\$8.24	
03/02/21	Injury 2 Wellness Centers	1	97014	E-Stim	\$35.00	\$18.02	\$13.56	\$17.90	
03/02/21	Injury 2 Wellness Centers	1	97012	Mechanical Traction	\$35.00	\$18.92	\$14.96	\$19.75	
03/05/21	Injury 2 Wellness Centers	1	99213-25	Office Visit Lvl 3	\$90.00	\$98.26	\$92.04	\$121.49	
03/05/21	Injury 2 Wellness Centers	1	98941	CMT 3-4 Regions	\$60.00	\$41.75	\$40.41	\$53.34	
03/05/21	Injury 2 Wellness Centers	1	97010	Hot/Cold Pack	\$30.00	\$7.66	\$6.24	\$8.24	
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					\$4,202.00	\$1,304.55	\$430.51	\$568.27	
DOS	Provider	Units	CPT Code	Service	Amount Charged	50th	Medicare	Average non-Medicare Payment	
01/12/21	Onyx Imaging	1	72148	MRI L-Spine w/o	\$2,079.00	\$652.81	\$215.43	\$284.37	
01/12/21	Onyx Imaging	1	72141	MRI Neck Spine w/o	\$2,123.00	\$651.74	\$215.08	\$283.91	

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						Amount Charged	UCR 50th	Medicare	Average non-Medicare Payment
						\$63,095.00	\$10,285.79	\$5,279.98	\$6,969.57
05/20/22	United Neurology	1	95913		Nerve Conduction Study, 13+	\$1,995.00	\$663.11	\$297.43	\$392.61
05/20/22	United Neurology	1	95886		Needle EMG	\$523.00	\$224.59	\$102.85	\$135.76
05/20/22	United Neurology	1	95886		Needle EMG	\$523.00	\$224.59	\$102.85	\$135.76
05/20/22	United Neurology	1	95926		DEP Lower	\$757.00	\$321.28	\$163.89	\$216.33
06/17/22	United Neurology	1	99214		Office Visit Est Lvl 4	\$647.00	\$0.00	\$0.00	\$0.00
06/17/22	United Neurology	1	64450-50		Right / Left Bilateral Nerve Block	\$6,722.00	\$394.01	\$116.72	\$154.07
06/17/22	United Neurology	1	76942		Ultrasound Guidance	\$576.00	\$188.20	\$59.29	\$78.26
06/17/22	United Neurology	2	J0702		Medication Injected	\$124.00	\$22.12	\$0.00	\$0.00
06/24/22	United Neurology	1	99214		Office Visit Est Lvl 4	\$647.00	\$0.00	\$0.00	\$0.00
06/24/22	United Neurology	1	20610-51		Arthrocentesis/Aspiration/Inj	\$2,995.00	\$104.47	\$32.99	\$43.55
06/24/22	United Neurology	1	76942		Ultrasound Guidance	\$576.00	\$0.00	\$0.00	\$0.00
06/24/22	United Neurology	3	J0702		Medication Injected	\$186.00	\$33.18	\$0.00	\$0.00
06/24/22	United Neurology	1	64450-50		Right / Left Bilateral Nerve Block	\$6,722.00	\$394.01	\$116.72	\$154.07
06/24/22	United Neurology	1	76942		Ultrasound Guidance	\$576.00	\$188.20	\$59.29	\$78.26
07/08/22	United Neurology	1	99214		Office Visit Est Lvl 4	\$647.00	\$195.47	\$129.26	\$170.62
07/29/22	United Neurology	1	99214		Office Visit Est Lvl 4	\$647.00	\$195.47	\$129.26	\$170.62

Reginald Hoyle: Medical Bill Itemization by Provider									
					Amount Charged	UCR 50th	Medicare	Average non-Medicare Payment	
					\$63,095.00	\$10,285.79	\$5,279.98	\$6,969.57	
08/18/22	United Neurology	1	99214	Office Visit Est Lvl 4	\$647.00	\$0.00	\$0.00	NA	
08/18/22	United Neurology	1	20553-51	Trigger Point Inj, 3+ Muscles	\$1,333.00	\$103.28	\$31.47	\$41.54	
08/18/22	United Neurology	3	J0702	Medication Injected	\$186.00	\$33.18	\$0.00	\$0.00	
08/18/22	United Neurology	1	64450-50	Right / Left Bilateral Nerve Block	\$6,722.00	\$394.01	\$116.72	\$154.07	
08/18/22	United Neurology	1	76942	Ultrasound Guidance	\$576.00	\$188.20	\$59.29	\$78.26	

John E. Kocke, RN, BS, MSN, CCM, CLCP, CMSP

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Covington, LA 70433

Education Loyola of New Orleans: Master of Science, Healthcare Systems Management, MSN
Baton Rouge General Medical Center School of Nursing
Louisiana State University: Bachelor of Science

Professional JS Held: Director of Medical Bill Auditing
President CoreCare Management, LLC
(Independent Managed Care Company Owner since 1995)

JS Held, Inc.

JS Held is a global consulting company focusing on providing litigation expertise in multiple fields.

CoreCare Management, LLC

CoreCare Management, LLC is engaged in Managed Care Services including, Medical Case Management, Vocational Rehabilitation, Medical Legal Consulting, Litigation Assistance, Expert Witness Testimony, Utilization Review, Pre-Certification, Second Injury Fund Consulting, Life Care Planning, Medicare Set Asides; and Medical Bill Review / Audit Services

Other

- Licensed Registered Nurse State of Louisiana
- Certified Case Manager
- Certified Life Care Planner
- Certified Medicare Set Aside Specialist
- Court Appointed Medical and Personal Guardian
- Admitted as Expert Witness in all facets of Medical Billing, Life Care Planning and Medical Case Management in Federal, State and Worker's Compensation Court
- Speaker – Summer School for Lawyers – Destin, Florida
- Instructor for LSU School of Nursing Legal Nurse Consultant Course
- Instructor for University of South Alabama Legal Nurse Consultant Course
- Instructor for Louisiana Association of Self-Insured Employers (LASIE) Certified Worker's Compensation Professional course
- Member of the LASIE Legislative Committee
- Speaker at the LASIE Annual Conference
- Speaker at the Louisiana Claims Association Conference (LCA)
- Speaker at the Southwest Louisiana Claims Association
- Speaker at the Louisiana Association of Business and Industry Conference (LABI)
- Speaker at the International Association of Rehabilitation Professionals
- Speaker at Annual Boot Camp for Workers' Compensation
- Speaker at Louisiana Department of Insurance Property and Casualty Conference
- Speaker at the Louisiana Office of Workers Compensation Mediator Conference
- Speaker Philadelphia, PA Association of Defense Attorneys
- Four Years Active Military and Four Years Active Reserve



Service Fee List

LNC Review/Report/Chronology/depo prep.....	\$170.00 per hour
Tier 1 Bill review	\$215.00 per hour
Tier 2 Bill review	\$310.00 per hour
Tier 3 Bill Expert time.....	\$365.00 per hour
Deposition / trial	\$1300.00 first hour
Anything beyond 1 hour and 15 minutes will be billed at regular hourly rate.	
Travel expenses in full and separate from depo/trial fees	
Life Care Plan/Medical Needs Assessment	\$365.00 per hour
LNC Work/Involvement	\$170.00 per hour
Travel/mileage.....	per IRS
General Client Calls/Questions	No Charge
MD/Chiro Desk Review	Variable
Standard Case Management	\$140.00 per hour
Catastrophic Case Management.....	\$160.00 per hour

CANCELLATION – Deposition/Trial

- In State (of forensic auditor): Less than five (5) days' notice will be billed two (2) hour minimum.
- Out of state: Less than seven (7) days' notice will be billed four (4) hour minimum plus airfare or related fees that cannot be cancelled with reimbursement.

RUSH SERVICE

- Non-Rush is 21-day turnaround
- Rush request is 5–20-day turnaround time

PAYMENT

- Invoices are due upon receipt unless previous arrangements have been made.

Volume discounts are available

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jsheld.com

Find your expert.

John E. Kocke – Testimony Record: 04.13.2018 through 02.01.2023

4/13/2018: Willis Knighton Hospital vs LCTA: Workers' Compensation Court, Shreveport, LA: District 01W: Testified for the Defense: Deposition

5/11/2018: University Medical Center of New Orleans vs LCIWC: Workers' Compensation: Testified for the Defense: Deposition

5/24/2018: Kalob Bentley vs Stewart Construction Company, LLC, Curtis Billiot, Jr., and XYZ Insurance Company: 18th JDC, Parish of East Baton Rouge, State of Louisiana, Division B, No. 76396: Testified for the Defense: Deposition

06/19/2018: Sherome Hankton vs The State of Louisiana, Medical Center of Louisiana at New Orleans (University Hospital), Civil District Court for the Parish of Orleans; Division K., Trial Testimony. Testified for the Defense – Court Testimony

08/03/2018: Jean Kane v Sarah Marshall, Allstate, Insurance, Hillsborough Superior Court, Northern District, 300 Chestnut St., Manchester, New Hampshire 03101, Docket Number 216-2017-CV-00781: Testified for the Defense, Deposition

8/23/2018: Red River Surgery Center vs LCTA: Workers' Compensation Court, Shreveport, LA. District 01W: Testified for the Defense, Deposition

8/24/2018: Floyd Parsons vs ARCH Insurance Co., Chadwick Savoy Jr., and Progressive Waste Solutions of LA, Inc. 27th JDC St. Landry Parish, Case No 17C3050B, Testified for the Plaintiff, Deposition

4/11/2019: Louisiana Homebuilders, SIF vs Our Lady of the Lake Hospital: (Employee William Gibson): Office of Workers' Compensation: District 5: Number 18-04031: Testified for Louisiana Homebuilders SIF: Deposition

4/11/2019: Louisiana Construction and Industry SIF vs Our Lady of the Lake Hospital, Inc. (Employee Michael Brown) Office of Workers' Compensation: District 5: Number 18-06812: Testified for Louisiana Workers' Compensation SIF: Deposition

John Kocke
Testimony Record

4/11/2019: Louisiana Homebuilders, SIF vs Our Lady of the Lake Hospital: (Employee William Gibson): Office of Workers' Compensation: District 5: Number 18-04031: Testified for Louisiana Homebuilders SIF: Deposition

4/11/2019: Louisiana Construction and Industry SIF vs Our Lady of the Lake Hospital, Inc. (Employee Michael Brown) Office of Workers' Compensation: District 5: Number 18-06812: Testified for Louisiana Workers' Compensation SIF: Deposition

4/11/2019: Louisiana Construction and Industry, SIF vs St. Francis Medical Center (Employee Donald Ponder): Office of Workers' Compensation: District 1E: Number 18-07782: Testified for Louisiana Workers' Compensation SIF (Plaintiff): Deposition

4/11/2019: Louisiana Construction and Industry, SIF vs St. Francis Medical Center (Employees: LaShonda Drake, Tommy Robinson): Office of Workers' Compensation: District 1E: Number 18-03998: Testified for Louisiana Workers' Compensation SIF (Plaintiff): Deposition

6/26/2019: Catina Johnson and Desmond Johnson vs Shantelle Y. Lavalais and Progressive Security Insurance Company: 12th JDC – Avoyelles Parish, No. 2018-5750, Division "B": Testified for the Defense: Court Testimony

7/12/2019: Heather Rushing v. Ace American Insurance Company, Jerry L. Watson and AAA Cooper Transportation, Inc. 26th JDC, Parish of Webster, No. 00075790 "D": Testified for the Defense: Court Testimony

1/8/2020: Jamie S. LaChapelle Individually and on Behalf of Tanner Fruge versus Hector Aponte Santos and Cincinnati Insurance Company: United States District Court, Western District of Louisiana, Lafayette Division; Civil Action No. 6:17-00795" Deposition: Testified for the Plaintiff: Deposition

1/24/2020: Ronnie Claxton and Sandra Claxton versus Denis Edward Raynor, Even Better Logistics, LLC and Michelle Cora Croom: District Court, Travis County, Texas, 353rd Judicial District: Cause No. D-1-GN-19-000281: Testified for the Defense: Court Testimony:

John Kocke
Testimony Record

1/26/2020: Amanda Ziglar, et al versus Pride Mobility Products Corporation, et al: 24th Judicial District Court No. 776-603 c/w 785-284 c/w 786-168, Division "K": Testified for the Defense: Deposition

1/28/2020: Monisha Dalcoe versus New Prime, Inc.: U.S. District Court or the Northern District of Georgia, Atlanta Division: CAFN: 19-CV-000549-AT: Testified for the Defense: Deposition

4/14/2020: Marion Cahill v Bertan Effs and Go Auto, LLC: Civil District Court for the Parish of Orleans, State of Louisiana Division M-13: Testified for the Plaintiff: Deposition

06/05/2020: Fabio Mattioli v Blount Construction Company, Inc.: State Court of Gwinnett County, State of Georgia: Civil Action 19-C-06293-S4: Testified for the Defense: Deposition

9/30/2020: Karl Watlington versus Prosperity Insurance Company, Et Al. United States District Court, Middle District of Louisiana: Civil Action No. 19-553-SDD-RLB: Testified for the Defense: Deposition

12/1/2020: Willis-Knighton Medical Center v The Glen Retirement System and LCTA Casualty Insurance company: Office of Workers Compensation, State of Louisiana; Docket Number 19-079838: Testified for the Defense: Deposition

12/17/2020: Nessia Dillard v. Leroy Smith, Jr., and Marten Transport, LTD: The United States District Court for the Northern District of Georgia, Atlanta Division: Civil Action File No. 1:19-cv-00821-MLB: Testified for the Defense: Deposition

01/14/2021: De Vonte Williamson v Abuck Enterprises, Inc., and Donte M. Leverette: Fulton County Court, State of Georgia: Civil Action; File No. 20EV001942: Testified for the Defense: Deposition

02/18/2021: Lauren Abadie, et al v Target Corporation of Minnesota: US District Court (E.D. LA) Docket Number 2:18-cv-14112-SV-K-KWR: Testified for the Defense: Deposition

John Kocke
Testimony Record

03/11/2021: John Elliott vs. Barbara McNitt: State Court of Cherokee County Georgia, File No. 19SCE0015-MH: Testified for the Defense: Deposition

3/29/2021: Jason Seagle v. Cincinnati Insurance Company, et. al.: State Court of Gwinnett County, Georgia: Civil Action File No: 19-C-06870-S: Testified for the Defense: Deposition

04/15/2021: Keoka Laurent, et al vs. The Phoenix Insurance Company, et al: 34th Judicial District Court, St. Bernard Parish, Louisiana, Division A: Case No. 19-0395: Testified for the Defense: Deposition

04/16/2021: Hawk vs U.S. Xpress, et al: United States District Court Eastern District of Tennessee at Knoxville: Case No. 3:19 – cv-00164-TAV-HBG: Testified for the Defense: Deposition

10/1/2021: Karterra Phillips, v. Connie Strange: State Court of Gwinnet County: State of Georgia: Civil Action File 19-A-06158-S3: Testified for the Defense: Deposition

11/2/2021: Alecia Castleberry and Eric Castleberry v. Brennon Steib and BJN Trucking, LLC: State Court of Dekalb County, state of Georgia, Civil Action File No.: 19A73712: Testified for the Defense: Deposition

1.20.2022: Guisy Rubi vs Ronald Fischer, National Union Fire Insurance Company, and GEICO General Insurance Company: 24th Judicial District Court for the Parish of Jefferson: State of Louisiana: Division “M”: NO.: 769-819: Testified for the Defense: Deposition

1.21.2022: James Toles and Lashawne Toles vs Randall Thiaville, Bio-Rad Laboratories, Inc., and Travelers Property Casualty Company of America: Suite # 803261; 24th JDC, Division P: Gretna, Louisiana 70053: Testified for the Defense: Deposition

1.22.2022: Shanta Hereford; and Sade Sullivan vs. Jamille Graham and Waste Pro of Georgia, Inc.: State of Georgia, Dekalb County, Civil Action File No. 19A77347: Testified for the Defense: Deposition

John Kocke
Testimony Record

1.25.2022: Ilene Johnson vs Fama Traore, Transam Trucking, Inc. and RLI Insurance Company: United States District Court, Northern District of Georgia, Atlanta Division, Civil Action File No. 1:21-cv-01077-CAP: Testified for the Defense: Deposition

2.25.2022: Florence Chavis v. Transam Trucking, Inc., and Anthony J. Pitt, Jr.: United States District Court in the Northern District of Georgia, Atlanta Division: Civil Action file No. 1:22-cv-00198-SDG: Testified for the Defense: Deposition

3.24.2022" Southwest Louisiana Sports & Rehabilitation versus CB&I, LLC; XL Specialty Insurance Company (Employee Cesar Rodriguez): District 3; Docket No: 21-03916: Lake Charles, Louisiana: Testified for the Defense: Deposition

07.07.2022: Kristopher Schnell v. Stafford Transport of Louisiana, Inc., et al.: State Court of Cobb County, State of Georgia, Civil Action No. 20-A-1669: Testified for the Defense: Deposition

07.15.2022: Lisa Barkley vs. Peyton Mearl LeBleu, Yarbrough Transfer Company and Hartford Fire Insurance Company: United States District Court, Northern District of Georgia, Newnan Division: Civil Action No. 3:21-CV-00152-TCB: Testified for the Defense: Deposition

09.07.2022: James Tucker v. Jimmy Clausell, Xiphos, LLC, (DBA Xiphos Transportation), National Indemnity Company, et al. Superior Court of Clayton County, State of Georgia, Civil Action Number 2021CV02504-11: Testified for the Defense: Deposition

10.24.2022: Jimmy W. McMillan v. Carol Cohen; Superior Transport and First Guard Insurance CO: State Court of Chatham County, state of Georgia, Civil Action No. STCV20-01090: Testified for the Defense: Deposition

11.4.2022: Jamaar Blanchard v. Adil Tajddin Merchant and John Doe, et al. State Court of Gwinnett County, State of Georgia, Civil Action File No.; 21-C07481-S2. Testified for the Defense. Deposition

John Kocke
Testimony Record

02.01.2023: Eric Rollin v. Donald Morrow: State Court of Jackson County, State of Georgia,
Testified for the Defense: Deposition

02.14.2023: Patrick Hawthorne v. Thaddeus Howard, Et Al: United States District Court;
Eastern District of Louisiana: 2:21-cv-02364-CJB-DMD: Testified for the Defense: Deposition